

Form 317 (63b-D)

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Joann Hickey
Debtor(s)

Case No. 12-11095-TPA
Chapter: 13


ORDER

In a Chapter 13 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is no later than the date when the last payment was made by the Debtor as required by the plan or the filing of a motion for a discharge under *11 U.S.C. §1328(b)* of the Bankruptcy Code. Furthermore, *11 U.S.C. §1328(g)(1)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a certification substantially conforming to *Official Form No. 423*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, that reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation, and/or a ***Certification of Discharge Eligibility***.

AND NOW, this *The 19th of January, 2018*, it is hereby **ORDERED, ADJUDGED and DECREED** that this case is **DEEMED CLOSED, without entry of a discharge order**. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

cm: Debtor


Thomas P. Agresti, Judge
United States Bankruptcy Court

Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Joann Hickey
DebtorCase No. 12-11095-TPA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: jmar
Form ID: 317Page 1 of 2
Total Noticed: 28

Date Rcvd: Jan 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2018.

db +Joann Hickey, 1802 E. 4th Street, Erie, PA 16511-1004
 cr +BANK OF AMERICA, N.A., 2380 Performance Dr, Richardson, TX 75082-4333
 cr WILMINGTON SAVINGS FUND SOCIETY, FSB, doing busine, c/o Shellpoint Mortgage Servicing,
 PO Box 10826, Greenville, SC 29603-0826
 13436546 +Allcare Dental, 6660 Peach Street, Erie, PA 16509-7720
 13436547 Arrow Financial Service, 5996 West Touhy Ave., Niles, IL 60714-4610
 13436548 +Bank of America, 9700 Bissonnet Street, Suite 1500, Houston, TX 77036-8013
 13535994 +Bank of America, N.A., c/of D. Troy Sellers, Esquire, 1617 JFK Blvd., Suite 1400,
 One Penn Center Plaza, Philadelphia, PA 19103-1823
 13535420 +Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
 13436549 +Brad Harvey, 1802 East 4th St., Erie, PA 16511-1004
 13436551 +CMI, 4200 International Parkway, Carrollton, TX 75007-1930
 13436552 CNAC-OH 105, 15200 Lorain Avenue, Cleveland, OH 44111-5531
 13436550 +Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
 14120379 CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043
 13436555 +Northland Group Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
 13436558 Verizon, 500 Technology Drive, Harrisburg, PA 17111
 14252906 WILMINGTON SAVINGS FUND SOCIETY, BCAT 2014-9TT, c/o Shellpoint Mortgage Servicing,
 PO Box 10826, Greenville, SC 29603-0826

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13445080 +E-mail/Text: ebn@ltdfin.com Jan 20 2018 02:31:07 Advantage Assets II, Inc.,
 7322 Southwest Frwy., Suite 1600, Houston, TX 77074-2134
 13507218 E-mail/Text: bknotice@crgofusa.com Jan 20 2018 02:32:05
 InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203,
 DALLAS, TX 75312-3203
 13436553 +E-mail/Text: ebn@ltdfin.com Jan 20 2018 02:31:07 LTD Financial Services,
 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
 13436554 +E-mail/PDF: resurgentbknotifications@resurgent.com Jan 20 2018 02:26:35 LVNV Funding,
 P.O. Box 10497, Greenville, SC 29603-0497
 13436556 +E-mail/PDF: cbp@onemainfinancial.com Jan 20 2018 02:25:52 One Main Financial,
 7200 Peach Street, Erie, PA 16509-4754
 13483304 E-mail/PDF: cbp@onemainfinancial.com Jan 20 2018 02:25:25 One Main Financial,
 P.O. Box 6043, Sioux Falls, SD 57117-6043
 13483295 E-mail/PDF: cbp@onemainfinancial.com Jan 20 2018 02:26:23 OneMain Financial,
 P.O. Box 70911, Charlotte, NC 28272-0911
 13535996 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 20 2018 03:02:25
 Portfolio Recovery Associates LLC, P.O. Box 41067, Norfolk, VA 23541
 13535447 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 20 2018 03:02:09
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13461253 E-mail/Text: ebn@vativrecovery.com Jan 20 2018 02:31:06 Palisades Acquisition IX, LLC,
 Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L,
 PO Box 40728, Houston TX 77240-0728
 13436557 +E-mail/Text: bankruptcypgl@plaingreenloans.com Jan 20 2018 02:32:06 Plain Green,
 Attn.: Customer Service, 93 Mack Road, P.O. Box 270, Box Elder, MT 59521-0270
 14060894 +E-mail/Text: Bankruptcy@wsfsbank.com Jan 20 2018 02:32:33
 Wilmington Savings Fund Society, FSB, et al, 500 Delaware Avenue, 11th Floor,
 Wilmington, DE 19801-7405

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr Shellpoint Mortgage Servicing
 cr WILMINGTON SAVINGS FUND SOCIETY, FSB, doing busine
 cr* Citifinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043

TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: jmar
Form ID: 317

Page 2 of 2
Total Noticed: 28

Date Rcvd: Jan 19, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as legal title Trustee for BCAT 2014-9TT agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as legal title Trustee for BCAT 2014-9TT bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com, james.prostko@phelanhallinan.com
Joseph P. Schalk on behalf of Creditor BANK OF AMERICA, N.A. jschalk@barley.com, sromig@barley.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Robert P. Wendt on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stephen H. Hutzelman on behalf of Debtor Joann Hickey shutzelman@shapiralaw.com, shutzelman@ecf.inforuptcy.com;ann@shapiralaw.com
Theodore B. Ely, II on behalf of Debtor Joann Hickey tely@shapiralaw.com, elythedore466@gmail.com
Theodore B. Ely, II on behalf of Plaintiff Joann Hickey tely@shapiralaw.com, elythedore466@gmail.com

TOTAL: 10